



# 2018 Benefits Open Enrollment

## Non-Medicare Pensioner Education Sessions

April 25, 2018



# Agenda

- Welcome and Introductions
- 2018 Open Enrollment
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    - *What's New*
  - What You Need To Do
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- Wellness & Disease/Condition Care Management Programs
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    - Caring for CDH Gold Plan Members
  - Diabetes Prevention Program (DPP)
- Questions

# GHIP Mission

*Offer State of Delaware employees, retirees and their dependents **adequate access to high quality healthcare that produces good outcomes** at an **affordable cost**, promotes healthy lifestyles and helps them be **engaged consumers***

# Managing Costs & Driving Change

- The State of Delaware and the State Employee Benefits Committee (SEBC) are committed to managing the total cost of care for both the Group Health Insurance Program (GHIP) and its participants and driving improvements in the health of the GHIP population
- The SEBC is implementing initiatives that are driving change:
  - The ratio of urgent care visits to emergency room visits **increased by 20%** from FY2016 to FY2017
  - The ratio of freestanding outpatient facility visits to hospital outpatient facility visits **increased by 19%** from FY2016 to FY2017

# 2018 OPEN ENROLLMENT

Coverage Effective Date: **July 1, 2018**



*This is your once-a-year opportunity to enroll or cancel coverage, change plans and add or drop coverage for your eligible spouse and/or dependent children.*

## State of Delaware Pensioners

**May 7 – 25, 2018**

# What You Need To Know For This Open Enrollment

- The State of Delaware wants you to take action during Open Enrollment to make sure you are enrolled in the benefit plans that provide the **BEST VALUE** for you and your family!
- Getting the **BEST VALUE** means reviewing your benefit options:
  - What do the plans offer?
  - What providers are in the plan's network?
  - How much will services cost?
  - Making informed decisions about what plans are most affordable and aligned with your needs.
- Making informed decisions regarding your benefit plan selections is an important step to help control rising health care costs and to maintain high quality, affordable options.

# What You Need To Know For This Open Enrollment

- The benefit plan premiums (or rates) for the health, dental and vision plans will not change on July 1, 2018; however, there are a number of health benefit design changes intended to help you obtain the same level of quality and service at reduced costs to you and the State of Delaware.



# What's *NEW*

[de.gov/statewidebenefits](https://de.gov/statewidebenefits) (Select “Open Enrollment”)

- Site of Care – Copay changes coming July 1, 2018
  - Lab Work (Blood Work) and Imaging/Radiology
  - Centers of Excellence (COEs) for Orthopedic and Spine
- Modifications to Spousal Coordination of Benefits (SCOB) Policy and Enhanced Chart



# What's *NEW*

- Additions to Preventive Care
  - **Beginning July 1, 2018**, under the Aetna or Highmark non-Medicare health plans:
    - Annual mammography for women ages 40 and older, including 3D
    - Generic low to moderate dose statins (for preventive and non-preventive use) will be covered for members 40 to 75 years of age through the Express Scripts Prescription Drug Plan
      - Statins lower the level of cholesterol in the blood

# What You Need To Do

**Actively participate** in Open Enrollment between **May 7 - 25, 2018**, by completing the **VALUE FIVE CALL TO ACTION** steps:

1. **V**isit the Office of Pensions Website at [delawarepensions.com](http://delawarepensions.com) or the Statewide Benefits Office (SBO) website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (select "Open Enrollment").
2. **A**ccess **myBenefitsMentor** to estimate your upcoming health care expenses and find the best match health plan (based on your needs and your costs).
3. **L**ook at your options for dental and vision coverage as well.
4. **U**ppdate/make changes to your health, dental and/or vision coverage if you wish, by completing and submitting the necessary forms to the Office of Pensions **by May 25, 2018** (forms are included in this packet and also located on the Office of Pensions website).
  - When submitting your forms to the Office of Pensions, choose one of the following options:
    - Scan and e-mail to [pensionoffice@state.de.us](mailto:pensionoffice@state.de.us)
    - Fax to (302) 739-6129
    - Mail to Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste 1, Dover, DE 19904-2402
  - **Important:** If you are not making updates/changes, you **DO NOT** need to submit these forms.
5. **E**nter the online **Spousal Coordination of Benefits (SCOB) Form** and complete it **between May 7 – 25, 2018**.
  - **Important:**
    - A new SCOB form **MUST** be completed each year during Open Enrollment or your spouse's coverage will be reduced.
    - **Complete the SCOB Form only if you cover your spouse on your non-Medicare health plan effective July 1, 2018.**

# Available Resources

- Health Plan Comparison Chart
- Informational Mini-Videos
- Interactive Benefits Guide
- myBenefitsMentor® *(Does not apply to Participating Groups)*
- SCOB Self-Service Guide
- Health Fairs
- **Enrollment Action Checklist** (**VALUE FIVE**)

# Wellness & Disease/Condition Care Management Programs



# Wellness & Disease/Condition Care Management Programs

## Highmark Delaware:

<http://www.brainshark.com/hmk/CCAandHealthCoachingDE>

## Real Scenarios where Coaches Made An Impact on State of Delaware members:

- One of the nurses helped a member obtain a motorized wheelchair by bridging the gap between vendor and member
- Case manager through pharmacy collaboration, was able to obtain a cheaper alternative to a specific medication
- Able to obtain a wheelchair for a member through collaboration with the home physical therapist
- Nurse through doctor contact, was able to schedule a sooner appointment and prevented a hospital or ER visit

# Wellness & Disease/Condition Care Management Programs

## **Aetna**

- Carelink CareNow (For HMO Plan Members)
- Caring for CDH Gold Plan Members

# Diabetes Prevention Program (DPP)

- Program available through both Highmark and Aetna for SOD members ages 18 + (employees/ non-Medicare retirees/ spouses/ dependents)
- To be eligible, members must be diagnosed with prediabetes and meet certain conditions. Eligibility determined through:
  - Physician referral
  - Completion of the CDC screening
- Program is at no cost to eligible members
- Highmark Members- Retrofit and YMCA
- Aetna Members- YMCA

# Retrofit- Highmark Members Only

- Small group virtual diabetes prevention program (online)
- 1:1 coaching plus unlimited messaging with pre-diabetes expert
- Social support within DPP cohort
- 30 interactive lessons
- Self-monitoring tools for food, mood, exercise, steps, weight
- Weekly personalized food log and plan review



# Retrofit Registration- Highmark Members Only


## Online and Mobile with a Retrofit Coach

Sign up for a convenient mobile application and web dashboard supported by a Retrofit coach

### How it works:

- Free activity tracker and wireless scale logs your progress on the Retrofit dashboard
- Send photos of your food to an expert health coach - no food logging!
- Get personalized coaching through 1on 1 video chat sessions, small group coaching sessions and unlimited text messaging
- Share your progress and activity with your coaches online
- Access 31 lessons on diabetes prevention, exercise, healthy eating and more

### TO BEGIN, JUST

1. Go to the [Retrofit site](#) 
2. Take a **short prediabetes assessment** to see if you qualify
3. Enter your contact information and answer a couple more questions to sign up for the program
4. Follow the email instruction to finish the enrollment process

*This information is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions or concerns regarding a medical condition. Health plan coverage is subject to the terms of your health plan benefit agreement.*

# YMCA Program- Highmark and Aetna Members

- In person, group program
- Led by a Lifestyle Coach
- Year-long program with 25 sessions
  - First 16 sessions are weekly over 20 weeks
  - Sessions 17-19 are delivered every other week
  - Sessions 20-25 are delivered monthly
- YMCA access as incentive for program participation

# YMCA Registration- Highmark Members


## In-person at the YMCA

Enroll for peer group support in a classroom setting **where available**.

### How it works:

- Learn with a group of your peers in a safe and friendly setting
- Track your food intake with the support of a trained lifestyle coach
- Work with new friends to increase and track your physical activity
- Track your weight loss progress with the help of an expert

### TO BEGIN, JUST

1. [YMCA site](#) 
2. Enter your ZIP code
3. Find a Diabetes Prevention Program near you
4. Take a **short prediabetes assessment** to see if you qualify
5. Sign up directly with the Y with your Highmark ID

# YMCA Registration- Aetna Members

- Contact the YMCA directly-  
302-572-9622 or  
visit [www.ymcade.org/preventdiabetes/](http://www.ymcade.org/preventdiabetes/)
- YMCA will ask member series of questions to determine eligibility- Pre-Diabetes Risk Quiz

# Thank You



Phone: (302) 739-8331

Email: [benefits@state.de.us](mailto:benefits@state.de.us)

Website: [de.gov/statewidebenefits](http://de.gov/statewidebenefits)

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